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Co-operatives Nova Scotia 1988

Nova Scotia

Department of Industry, Trade and Technology

Hon. Donald W. Cameron, Minister

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B2N 5B6

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Introduction

On November 19, 1987 the Department of Development, under which Co-operative Administration comes, was renamed the Department of Industry, Trade and Technology with a significant part of its operations moved to a new Department of Small Business Development.

On the same day, the Co-operative Administration assumed a new office location, having been in Debert for eight months. The new offices are now located at 640 Prince Street, Truro, on the first floor of the Sun Alliance Building.

The offices of Co-operative Administration have been updated and modernized with the addition of a facsimile machine (Fax number 893-1334), a Novatron computerized informations system, two IBM computers, and a fully functioning office.

The Nova Scotia Co-operative Council has been very supportive and has been instrumental in providing much of this new equipment. In addition, the council has provided two summer students to assist with new publications and research activities to make the office of the Inspector of Co-operatives a better service to the board and management of co-operatives in the province.

To assist co-operatives the Co-operative Administration provides the following services:

1. Co-operatives Incorporations -- All incorporations of co-operatives in Nova Scotia are processed through this branch. Assistance with incorporation documents, preparing,

obtaining and maintaining legal status is provided without charge.

2. Co-operative Registration -- To maintain legal status co-operatives must report to the Co-operative Administration each year. Resolutions for borrowings, bylaw changes, and other corporated legal procedures must also be given approval by the Inspector of Co-operatives.

3. Co-operative Advisory -- Advice, suggestions and assistance is available from the branch when starting a new co-operative, with legal concerns, and operational concerns.

4. Co-operative Examinations -- When members request the examination into the affairs of the co-operative, the Inspector of Co-operatives may be requested to investigate.

5. Co-operative Liquidation -- When a co-operative ceases to operate, the administrator supervises liquidation, removes the name from the register, and assists with the winding up of the business.

6. Approvals Provided -- without charge for:

- Auditors
- Non Audits of Co-operatives

- Certificate of Good Standing
- Delay of Annual Meetings.

7. Publications -- no charge in single requests.

- Annual Report of Co-operatives
- Directory of Co-operatives
- Standards of Performance
- Co-operatives and the Law
- The Board of Directors
- Audits and Audit Committees
- History of Co-operatives
- Board Manual
- How to Start a Co-operative
- Business Plan Workbook
- Liquidation of Co-operatives

Inquiries and council are invited by writing to Box 9, Truro, B2N 5B6. Telephone 893-1595 or Fax 893-1334.

Fred A Pierce

Fred A. Pierce, PAg.

Co-operative Administration

Co-operatives
Nova Scotia

Co-operatives and Credit Unions have become a significant economic force in Nova Scotia. Their growth during the past few years has put them in a position to provide strong leadership and to improve the well-being of Nova Scotians. For example:

* More than 200,000 Nova Scotians are members of one or more of the Province's 351 Co-operative and Credit Union organizations.

* More than 6,000 Nova Scotians work for a Co-operative or Credit Union.

* The total assets of Co-operatives and Credit Unions in N.S. now exceeds 714 million dollars.

* There are 107 Credit Union outlets, with a total membership of 160,000 and total assets of 500 million dollars.

* Retail Co-operatives have 32,000 members, and annual sales of more than 120 million dollars.

* 6,000 Nova Scotians live in the Province's 1,698 self administered Co-operative housing units.

* 700 fisherman are members of 12 fishermen's Co-ops, which have annual sales of more then 26 million dollars, and employ 700 Nova Scotians.

* Nova Scotia has 35 worker Co-operatives, owned and controlled by 300 worker-members.

* 70 percent of the value of the Province's agriculture products are marketed by 16 agricultural marketing Co-ops, which have sales of more then 333 million dollars a year.

* 80 percent of Nova Scotian farmers market their production through a Co-operative.

* Financial Co-operatives provide more than 30 million dollars of financing to Nova Scotia.

* Insurance Co-operatives provide more than 120,000 policies, and have more than 2 billion dollars of insurance in force in the Province.

* Co-ops and Credit Unions have provided more than 500 resource kits to more than 200 elementary schools in the province.

* Nine extra-provincial Co-operatives have N.S. sales of more than 200 million dollars and assets of more than 70 million dollars.

* N.S. Co-ops and Credit Unions have their own College, which provides education and training for members, directors, managers and line employees.

* The Atlantic Co-operator, a regional monthly newspaper with national influence and a circulation of more than 75,000 has editorial offices in Antigonish.

The Structure of Co-operatives

Co-operatives are divided into three levels or tiers:

FIRST TIER

LOCAL CO-OPERATIVES

Marketing	Consumer
Agriculture	Housing
Craft	Livestock
Fish	Miscellaneous
Forestry	Pasture
Worker	Retail
	Water

SECOND TIER

CO-OPERATIVES OF CO-OPERATIVES

Central	Wholesalers	Federations
Credit Unions	Co-op Atlantic	Housing

THIRD TIER

CENTRAL AND NATIONAL SERVICES

Canadian Co-operative Association	Canadian Co-op Credit Society
Co-operators Insurance	Atlantic Co-operator
Co-op Trust	Interprovincial Co-operatives
Co-op Housing Foundation	Conseil Canadien de la Co-operation
Co-op Development Foundation	C.U.M.I.S.

Most co-operatives can be divided into two categories: those that market products for their members, and those that sell products to their members (sometimes referred to as purchasing products for their members). A few co-operatives do both.

All Co-operatives are required by law to operate on a co-operative basis, as defined by legislation, and by the consent of co-operatives around the world. They uphold the values of equality, equity and mutual self-help, often expressed as the principles of co-operation:

1. Voluntary membership
Membership in a co-operative is open to anyone who can use the services of the co-operative and who accepts the responsibilities of ownership and control, without political, racial, or religious discrimination.

2. Democratic control
Every member of a first-tier co-operative has one vote in the proceedings of the organization, regardless of the amount of equity held.

3. Limited return on shares
In most cases the return on investment is nil; members benefit from using the goods and services provided by the co-operative.

4. Patronage rebates
Surplus earnings are returned to members in an equitable way, usually in proportion to the business transacted by the member with the co-operative.

5. Co-operative education
Co-operatives are responsible for teaching members and the public about co-operative ideas, models and methods.

6. Co-operation among co-operatives
Co-operatives work in every practical way with other co-operatives at the local, provincial, regional, national and international levels.

The ideals of co-operatives do not cloud their essentially pragmatic nature: a co-operative can succeed (and serve its members) only by being competitive in its field of business. The key factors in the growth and stability of co-operatives are:

A. Equity -- Co-ops must get sufficient ownership funding from their members.

B. Market rates -- Co-ops must pay and charge market rates for loans, supplies and investments.

C. Growth -- Co-ops that do well tend to increase their membership, equity and market shares, while keeping their structures flexible enough to accommodate steady growth.

D. Management -- Co-ops require able managers who are sensitive to market changes and responsive to member control.

E. Collaboration -- Co-ops can increase services to members and ensure long-term success through collaboration with other co-operatives.

Collaboration with other co-operatives begins with organizations in the same area, and extends to co-operatives at large. The amount and extent of collaboration depends on the goals to be achieved, and the infrastructure needed to support collaborative efforts. The co-operative system in Nova Scotia, and in Canada generally, is highly interdependent. Thus local, or "first-tier", organizations have federated to create a variety of second- and third-tier co-operatives to complement their services to members, and to facilitate economies of scale.

The important second-tier co-operatives are:

1. Co-op Atlantic -- A wholesale, manufacturing and distribution central for co-ops throughout the Atlantic region. It has annual sales of more than $300 million, and assets of $45 million.

2. Credit Union Central of Nova Scotia -- A federation that provides credit unions with operating lines of credit, educational materials, development services, cheque clearing, data processing, liquidity, and other support services.

3. Nova Scotia Housing Federation -- An association of continuous housing co-operatives that provides educational and co-ordination services, and development resources, to co-op housing groups.

4. Nova Scotia Co-operative Council -- An association of co-operatives and credit unions in Nova Scotia to provide a forum for discussion of important issues; provide a voice to government; encourage co-operation among co-operatives; and maintain good relations among co-operatives, credit unions, governments and the general public.

5. Atlantic Co-operative Council -- A regional co-operative think-tank for educational and development projects.

The major third-tier co-operatives are:

6. Canadian Co-operative Credit Society -- A national liquidity pool for co-op and credit union centrals, and a leading influence in the field of credit union training, development, and promotion.

7. Co-operative Trust Company of Canada -- A national trust company providing estate and real estate services to co-operatives, their members, and the public.

8. The Co-operators -- The country's largest general insurer, owned by co-op and credit union central organizations.

9. CUMIS -- Credit Union Members Insurance Society provides special insurance and savings packages to credit unions and their members.

10. Canadian Co-operative Association -- A national organization of co-operatives made up largely of regional and provincial co-operatives and credit union organizations which in turn are owned by local credit unions and local co-operatives. The CCA has divisions of Government Affairs, Education and Research, International Development, and Communications.

11. Co-operative Housing Foundation of Canada -- A national co-op housing resource and policy group.

New Co-operatives

1798935 Atlantis Housing Co-operative Ltd.
c/o Wilfred Chaisson, 8 Coupar Terrace, Truro, B2N 5L3
A Housing Co-operative
-Colchester County

1760090 Constructors Co-operative Ltd.
R.R. #2, St. Peters, B0E 3B0
A Worker Co-operative
-Richmond County

1805553 Co-operative Effort for Social Action Theatre Ltd.
54 Park St., #3, Sydney, B1P 4W4
A Worker Co-operative
-Cape Breton County

1743088 Co-operative Employment Development Ltd.
P.O. Box 313, New Glasgow, B2H 5E5
A Worker Co-operative
-Pictou County

1760156 East Wind Productions Co-operative Ltd.
12 Keats Dr., Sydney, B1R 1H4
A Worker Co-operative
-Cape Breton County

1773669 Future Forestry Services Co-operative Ltd.
339 Marsh St., New Glasgow, B2H 4S5
A Worker Co-operative
-Pictou County

1780845 Highfield Park Housing Co-operative Ltd.
5871 Spring Garden Rd., Halifax, B3H 1Y2
A Housing Co-operative
-Halifax County

1760143 Inverness County Forage Producers Co-operative Ltd.
Box 56, S.W. Margaree, B0E 3H0
An Agriculture Co-operative
-Inverness County

1786783 Joe Sleep Housing Co-operative Ltd.
5871 Spring Garden Rd., Halifax, B3H 1Y2
A Housing Co-operative
-Halifax County

1786796 Just A Minute Productions Co-operative Ltd.
58 Manor Lane, #208, Halifax, B3M 3M7
A Worker Co-operative
-Halifax County

1769075 La Cooperative de Jeune Travailleurs de Cheticamp Ltee.
Cheticamp, B0E 1H0
A Worker Co-operative
-Inverness County

1826807 Live Loomer Lettuce Staff Co-operative Ltd.
P.O. Box 6, R.R.#2, Falmouth, B0P 1L0
A Worker Co-operative
-Hants County

1812768 Longhouse Housing Co-operative Ltd.
5871 Spring Garden Rd., Halifax, B3H 1Y2
A Housing Co-operative
-Halifax County

1791501 Mac-Ing-Ro Forage Co-operative Ltd.
Margaree Valley, B0E 2C0
An Agriculture Co-operative
-Inverness County

1780509 Margaree Christmas Tree Producers Co-operative Ltd.
Margaree Forks, B0E 2A0
A Forestry Marketing Co-operative
-Inverness County

1773172 Masterpiece Business Systems Co-operative Ltd.
86 Reeves St., Sydney, B1P 3C5
A Worker Co-operative
-Cape Breton County

1767133 Micmac Masonry Co-operative Ltd.
Eskasoni, B0A 1J0
A Worker Co-operative
-Cape Breton County

1769464 Needham Housing Co-operative Ltd.
2015 Gottingen St., 2nd Floor, Halifax, B3K 3N1
A Housing Co-operative
-Halifax County

1693572 New Ross Health Co-operative Ltd.
P.O. Box 32, New Ross, B0J 2M0
A Consumer Co-operative
-Lunenburg County

1778524 Noh Housing Co-operative Ltd.
5871 Spring Garden Rd., Halifax, B3H 1Y2
A Housing Co-operative
-Halifax County

1769160 Officextra Co-operative Ltd.
86 Reeves St., Sydney, B1P 3C5
A Worker Co-operative

-Cape Breton County

Co-operatives Struck

1609331 Breton Cove Fur Farmers Co-operative Ltd.
Breton Cove - incorporated 1984
A Fur Farming Co-operative
-Victoria County

4348 Malagash Farmers Co-operative Ltd.
Malagash - incorporated 1947
A Consumer Co-operative
-Cumberland County

1603824 Network Victoria Co-operative Ltd.
Halifax - incorporated 1985
A Worker Co-operative
-Halifax County

1414140 Ostrea Edulis Co-operative Ltd.
Halifax - incorporated 1981
A Fish Marketing Co-operative
-Halifax County

5056 St. Michael's Co-operative Ltd.
Wedgeport - incorporated 1945
A Consumer Co-operative
-Yarmouth County

1488163 Sew and Sew Co-operative Ltd.
Savoie - incorporated 1983
A Sewing Service Co-operative
-Pictou County

232 Stuffit Co-operative Ltd.
Guysborough - incorporated 1980
A Craft Marketing Co-operative
-Guysborough County

231 Sunnyville Woodcrafters Co-operative Ltd.
Guysborough - incorporated 1979
A Woodworking Co-operative
-Guysborough County

1508432 Triple B Co-operative Ltd.
Larry's River - incorporated 1983
A Blueberry, Christmas Tree, and Bee Product Marketing
Co-operative
-Guysborough County

1640803 Ulva Wood Cutting Co-operative Ltd.
Margaree Valley - incorporated 1985
A Forestry Marketing Co-operative
-Inverness County

Co-operative Statistics

1987 GENERAL REPORT
($000's)

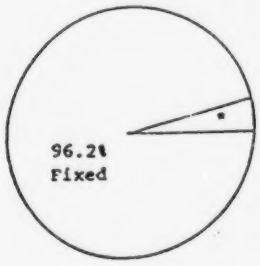
	Total Assets	Current Assets	Fixed Assets	Current Debt	Longterm Debt	Members Equity
Consumer:						
Housing	$72,435	$2,786	$69,649	$1,567	$67,335	$3,533
Livestock	$48	$48	$0	$33	$0	$15
Miscellaneous	$391	$78	$313	$77	$0	$314
Pasture	$83	$10	$73	$15	$0	$68
Retail	$32,106	$13,236	$18,870	$9,691	$7,588	$14,827
Water	$3	$3	$0	$0	$0	$3
Total Consumer	$105,066	$16,161	$88,905	$11,383	$74,923	$18,760
Marketing:						
Agriculture	$99,584	$48,383	$51,201	$44,233	$20,582	$34,769
Craft	$69	$42	$27	$34	$4	$31
Fish	$8,373	$3,702	$4,671	$2,464	$1,949	$3,960
Forestry	$682	$658	$24	$549	$15	$118
Worker(Labour)	$1,137	$419	$718	$378	$289	$470
Total Marketing	$109,845	$53,204	$56,641	$47,658	$22,839	$39,348
Total All Co-ops	$214,911	$69,365	$145,546	$59,041	$97,762	$58,108

1987 GENERAL REPORT
PERCENTAGES OF TOTAL ASSETS

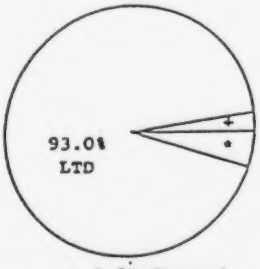
	Total Assets	Current Assets	Fixed Assets	Current Debt	Longterm Debt	Members Equity
Consumer:						
Housing	100.0%	3.8%	96.2%	2.2%	93.0%	4.9%
Livestock	100.0%	100.0%	0.0%	68.8%	0.0%	31.3%
Miscellaneous	100.0%	19.9%	80.1%	19.7%	0.0%	80.3%
Pasture	100.0%	12.0%	88.0%	18.1%	0.0%	81.9%
Retail	100.0%	41.2%	58.8%	30.2%	23.6%	46.2%
Water	100.0%	100.0%	0.0%	0.0%	0.0%	100.0%
Total Consumer	100.0%	15.4%	84.6%	10.8%	71.3%	17.9%
Marketing:						
Agriculture	100.0%	48.6%	51.4%	44.4%	20.7%	34.9%
Craft	100.0%	60.9%	39.1%	49.3%	5.8%	44.9%
Fish	100.0%	44.2%	55.8%	29.4%	23.3%	47.3%
Forestry	100.0%	96.5%	3.5%	80.5%	2.2%	17.3%
Worker(Labour)	100.0%	36.9%	63.1%	33.2%	25.4%	41.3%
Total Marketing	100.0%	48.4%	51.6%	43.4%	20.8%	35.8%
Total All Co-ops	100.0%	32.3%	67.7%	27.5%	45.5%	27.0%

ASSETS | LIABILITIES | ASSETS | LIABILITIES

Housing

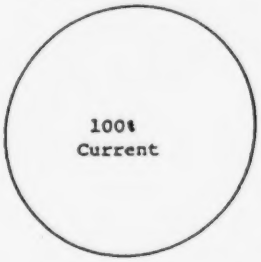


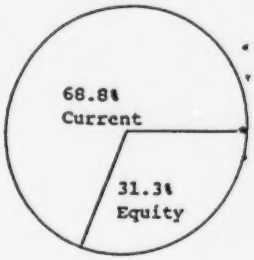
*3.8% current



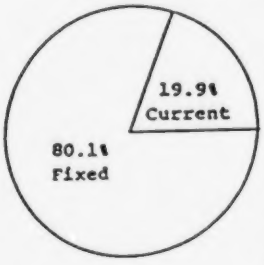
+ 2.2% Current
* 4.9% Equity

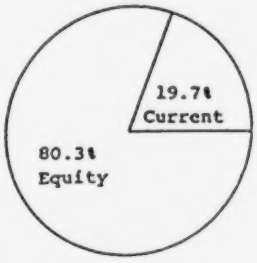
Livestock



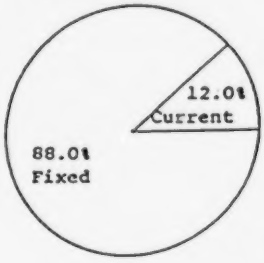


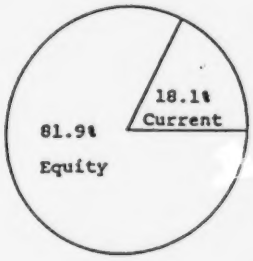
Miscellaneous



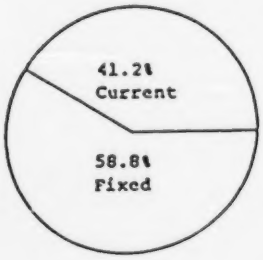


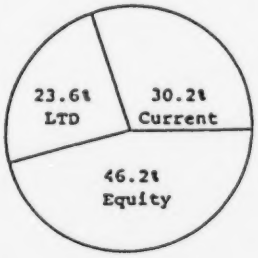
Pasture



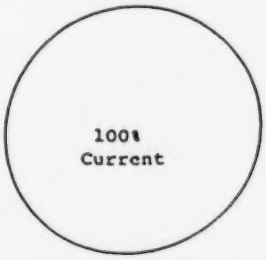


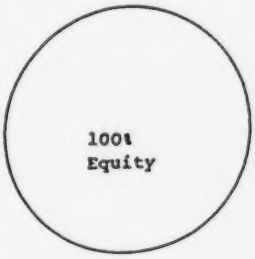
Retail



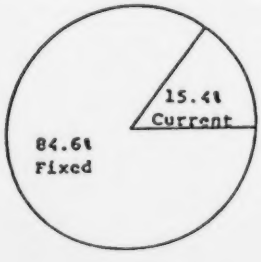


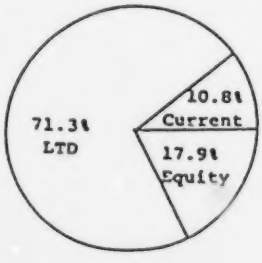
Water





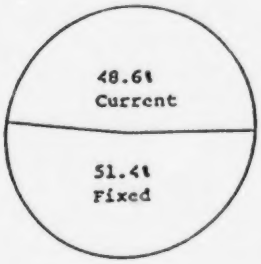
Total Consumer

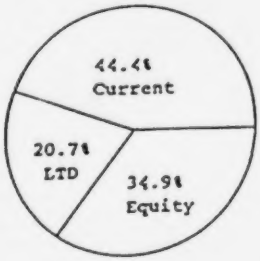




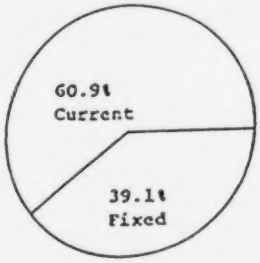
ASSETS | LIABILITIES | ASSETS | LIABILITIES

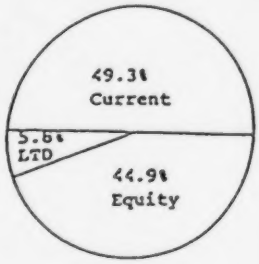
Agriculture



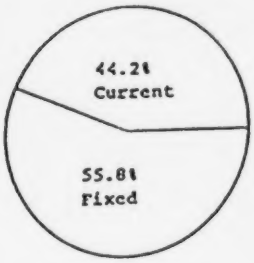


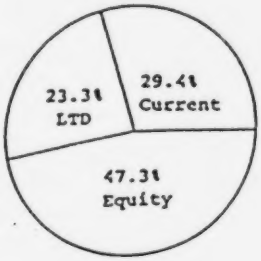
Craft



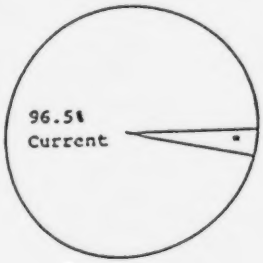


Fish

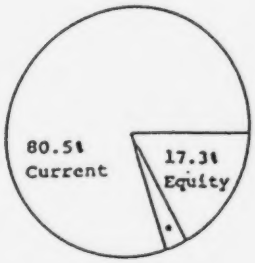




Forestry

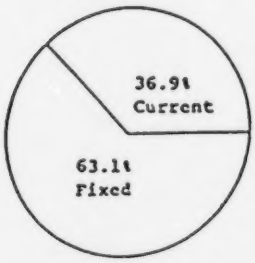


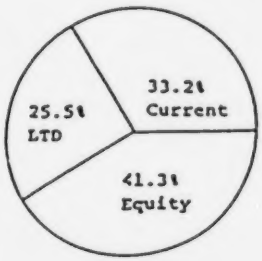
• 3.5% Fixed



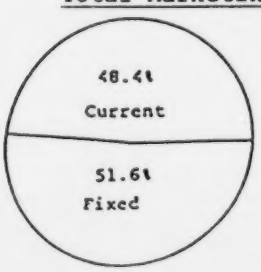
• 2.2% LTD

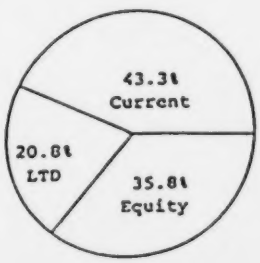
Worker



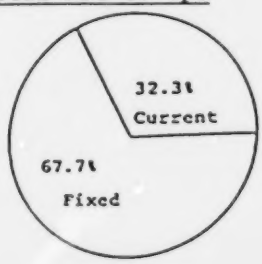


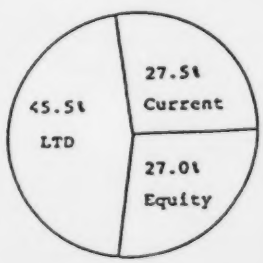
Total Marketing





Total All Co-ops





47 YEAR COMPARISON OF OPERATIONS
(1940 - 1987)
($'000)

Year	# Co-ops Reporting	Sales	Total Income	Total Expenses	Net Gain	Total Assets	Members Equity
1940	62	3,191	690	526	164	1,184	891
1945	70	6,418	1,142	847	295	2,186	1,604
1950	113	14,167	2,531	2,142	389	5,041	3,165
1955	115	17,835	3,325	2,768	557	6,246	4,143
1960	114	21,145	5,180	4,629	551	9,086	5,704
1965	120	33,996	6,482	6,136	346	14,736	6,725
1970	117	79,445	14,722	14,133	589	27,622	10,952
1971	108	79,478	15,202	14,600	602	28,211	9,042
1972	114	84,537	16,454	15,204	1,250	32,246	9,660
1973	119	112,240	22,453	20,366	2,087	37,721	11,200
1974	127	160,588	30,061	27,026	3,035	51,049	13,739
1975	119	179,099	33,297	29,645	3,652	64,445	17,184
1976	121	191,536	34,147	33,201	946	64,737	15,719
1977	119	201,597	37,138	36,137	1,001	68,838	22,756
1978	127	226,101	46,776	43,969	2,807	77,050	25,674
1979	121	249,874	50,194	47,469	2,725	81,623	29,044
1980	124	302,486	61,809	57,422	4,387	93,150	31,998
1981	126	338,044	76,967	72,799	4,168	106,964	34,551
1982	140	364,649	66,991	66,341	2,350	120,900	36,293
1983	147	393,300	73,901	73,220	681	143,225	46,899
1984	161	411,646	86,967	84,403	2,564	161,183	47,545
1985	162	435,015	94,880	92,442	2,438	170,845	50,643
1986	186	454,616	100,931	95,623	5,308	198,009	57,297
1987	194	485,832	106,568	102,522	4,046	214,911	58,108

DISTRIBUTION BY SALES RANGE
1987

$ per year '000	# of associations
under 100	117
100 - 500	15
500 - 1 mil	14
1 mil - 10 mil	45
over 10 mil	3
	194

Sales Range '000	% of total associations
under 100	60.3%
100 - 500	7.7%
500 - 1 mil	7.2%
1 mil - 10 mil	23.2%
over 10 mil	1.5%

Sales Range '000	% of volume of business
under 100	0.2%
100 - 500	0.8%
500 - 1 mil	2.0%
1 mil - 10 mil	30.8%
over 10 mil	66.2%

NOVA SCOTIA CO-OPERATIVES
DISTRIBUTION BY TYPE AND COUNTY 1987

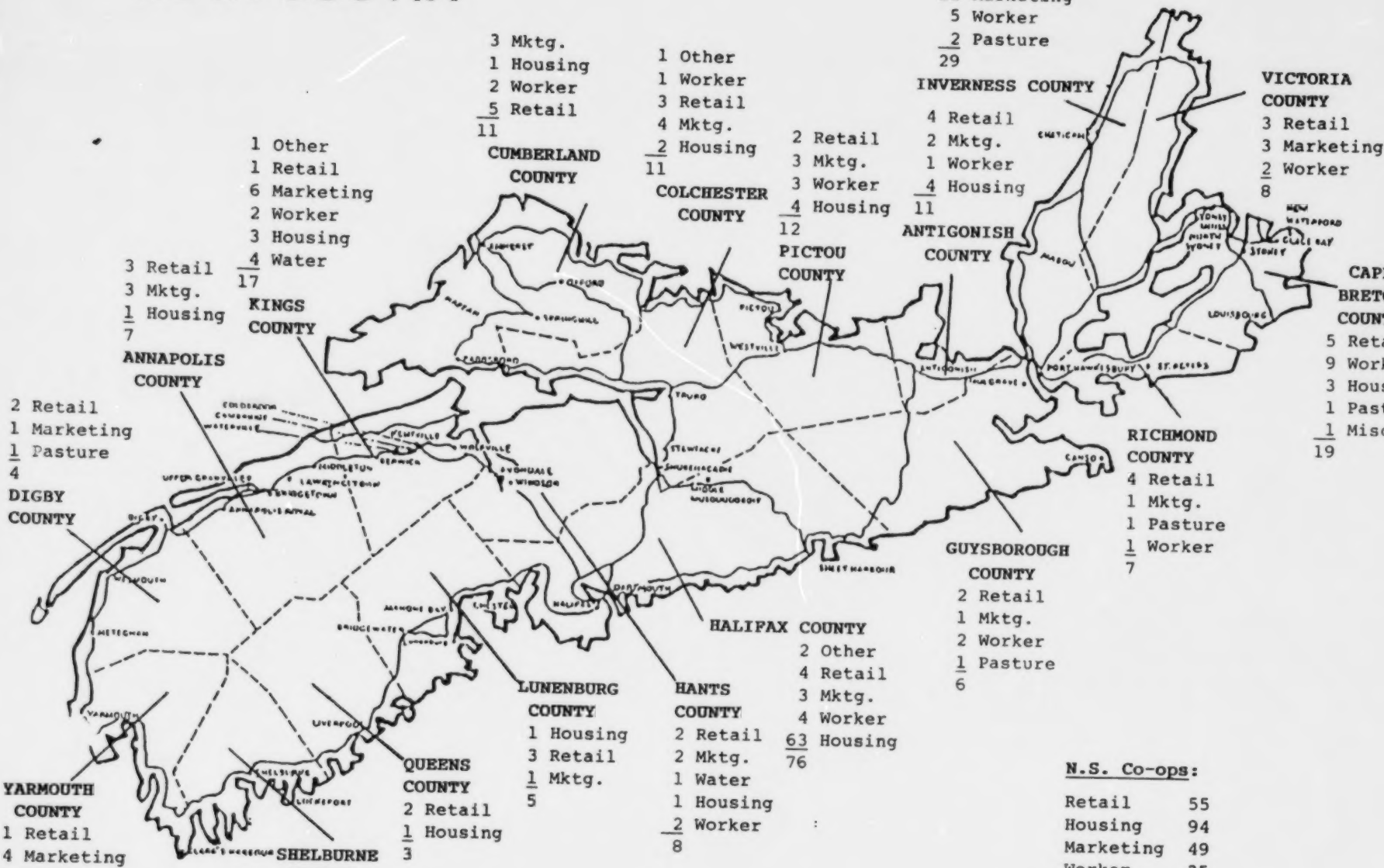
County	Housing	Product Marketing	Workers/ Labour	Retail	Other	Inactive	1987 Total	1986 Total
Annapolis	1	3	0	3	0	0	7	6
Antigonish	4	2	1	3	0	1	11	13
Cape Breton	2	0	7	5	2	3	19	13
Colchester	2	4	1	3	1	0	11	10
Cumberland	0	3	0	5	0	3	11	11
Digby	0	1	0	2	1	0	4	5
Guysborough	0	0	2	2	1	1	6	9
Halifax	58	3	4	3	2	6	76	73
Hants	1	2	1	2	1	1	8	7
Inverness	1	9	4	8	3	4	29	28
Kings	2	6	2	1	4	2	17	17
Lunenburg	1	1	0	2	0	1	5	4
Pictou	4	3	3	2	0	0	12	11
Queens	1	0	0	2	0	0	3	3
Richmond	0	1	1	4	1	0	7	6
Shelburne	1	1	0	1	0	0	3	2
Victoria	0	3	2	3	0	0	8	10
Yarmouth	7	4	1	1	0	0	13	15
Total 1987	85	46	29	52	16	22	250	
Total 1986	89	55	21	54	15	9		243

NOVA SCOTIA CO-OPERATIVES
OPERATING RESULTS SUMMARY 1987
($'000)

Number of Co-ops	New Co-ops	Number Reporting	Type	Sales	Income	Expenses	Net	Current Assets	Total Assets	Current Debt	Longterm Debt	Equity
94	6	77	Housing	0	11,988	11,740	248	2,786	72,435	1,567	67,335	3,533
6	0	6	Livestock	158	169	145	24	48	48	33	0	15
5	0	4	Misc.	0	104	94	10	78	391	77	0	314
6	0	6	Pasture	10	50	53	(3)	10	83	15	0	68
55	1	51	Retail	120,765	18,863	17,164	1,699	13,236	32,106	9,691	7,588	14,827
5	0	3	Water	0	2	3	(1)	3	3	0	0	3
			Totals	120,933	31,176	29,199	1,977	16,161	105,066	11,383	74,923	18,760
16	2	12	Agricult.	333,603	65,539	64,371	1,168	48,383	99,584	44,233	20,582	34,769
6	0	5	Craft	335	108	107	1	42	69	34	4	31
12	0	9	Fish	26,359	5,424	4,575	849	3,702	8,373	2,464	1,949	3,960
10	1	6	Forestry	2,975	2,975	2,939	36	658	682	549	15	118
35	11	15	Worker	1,627	1,346	1,331	15	419	1,137	378	289	470
			Totals	364,899	75,392	73,323	2,069	53,204	109,845	47,658	22,839	39,348
			Total	485,832	106,568	102,522	4,046	69,365	214,911	59,041	97,762	58,108

* There are no financial reports from new co-ops because they have not been active for a full year.

NOVA SCOTIA



1 Misc.
2 Housing
8 Retail
11 Marketing
5 Worker
2 Pasture
29
INVERNESS COUNTY

VICTORIA COUNTY
3 Retail
3 Marketing
2 Worker
8

3 Mktg.
1 Housing
2 Worker
5 Retail
11
CUMBERLAND COUNTY

1 Other
1 Worker
3 Retail
4 Mktg.
2 Housing
11
COLCHESTER COUNTY

2 Retail
3 Mktg.
3 Worker
4 Housing
12
PICTOU COUNTY

4 Retail
2 Mktg.
1 Worker
4 Housing
11
ANTIGONISH COUNTY

CAPE BRETON COUNTY
5 Retail
9 Worker
3 Housing
1 Pasture
1 Misc.
19

1 Other
1 Retail
6 Marketing
2 Worker
3 Housing
4 Water
17
KINGS COUNTY

3 Retail
3 Mktg.
1 Housing
7
ANNAPOLIS COUNTY

2 Retail
1 Marketing
1 Pasture
4
DIGBY COUNTY

RICHMOND COUNTY
4 Retail
1 Mktg.
1 Pasture
1 Worker
7

GUYSBOROUGH COUNTY
2 Retail
1 Mktg.
2 Worker
1 Pasture
6

HALIFAX COUNTY
2 Other
4 Retail
3 Mktg.
4 Worker
63 Housing
76

LUNENBURG COUNTY
1 Housing
3 Retail
1 Mktg.
5

HANTS COUNTY
2 Retail
2 Mktg.
1 Water
1 Housing
2 Worker
8

QUEENS COUNTY
2 Retail
1 Housing
3

YARMOUTH COUNTY
1 Retail
4 Marketing
1 Worker
7 Housing
13

SHELBURNE COUNTY
1 Retail
1 Mktg.
1 Housing
3

N.S. Co-ops:

Retail	55
Housing	94
Marketing	49
Worker	35
Other	17
Total	**250**